# Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main Document Page 1 of 68

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

# Official Form 101

# **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1:	Identify Yourself			
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
1.	You	r full name			
	your	e the name that is on government-issued ure identification (for mple, your driver's	Lisa First name	First name	-
		ise or passport).	Middle name	Middle name	-
	iden	g your picture tification to your ting with the trustee.	Bruno Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)	-
2.		other names you have d in the last 8 years			
		ude your married or den names.			
3.	you num Indi	y the last 4 digits of r Social Security aber or federal vidual Taxpayer atification number	xxx-xx-3191		

Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main Document Page 2 of 68 Case number (if known)

Debtor 1 Lisa Bruno

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
1.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.			
	Include trade names and doing business as names	Business name(s)	Business name(s)			
		EINs	EINs			
5.	Where you live		If Debtor 2 lives at a different address:			
		1363 Rosebud Lane Addison, IL 60101				
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		DuPage County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for	Check one:	Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main Document Page 3 of 68

Case number (if known) Debtor 1 Lisa Bruno

art	Tell the Court About	Your B	ankruptcy Ca	ise				
<b>7</b> .	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	choosing to file under	■ CI	hapter 7					
		□ ci	hapter 11					
		□ ci	hapter 12					
		□ с	hapter 13					
about how you may pay. Ty				u may pay. Туլ attorney is sub	pically, if you are paying the fee y	ck with the clerk's office in your local court for more details ourself, you may pay with cash, cashier's check, or money half, your attorney may pay with a credit card or check with		
					stallments. If you choose this optits (Official Form 103A).	ption, sign and attach the Application for Individuals to Pay		
			but is not req	uired to, waive	your fee, and may do so only if you	on only if you are filing for Chapter 7. By law, a judge may, our income is less than 150% of the official poverty line the		
						in installments). If you choose this option, you must fill out cial Form 103B) and file it with your petition.		
).	Have you filed for	■ No	).					
	bankruptcy within the last 8 years?	□Ye	es.					
			District		When	Case number		
			District		When	Case number		
			District		When	Case number		
0.	Are any bankruptcy	■ No	<u> </u>					
	cases pending or being filed by a spouse who is	□ Ye						
	not filing this case with you, or by a business partner, or by an affiliate?							
			Debtor			Relationship to you		
			District		When	Case number, if known		
			Debtor			Relationship to you		
			District		When	Case number, if known		
11.	Do you rent your residence?	■ No	Go to I	ine 12.				
	residence:	□Ye	es. Has yo	ur landlord obt	ained an eviction judgment again	st you and do you want to stay in your residence?		
				No. Go to line	12.			
				Yes. Fill out Ir bankruptcy pe		Judgment Against You (Form 101A) and file it with this		

Entered 08/10/16 12:33:29
Page 4 of 68 Case 16-25668 Doc 1 Filed 08/10/16 Desc Main

Document Case number (if known) Debtor 1 Lisa Bruno

Part	•	311103303	. ou OWI	i as a sole riupile	.vi	
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.		
		☐ Yes.	Name	e and location of bus	iness	
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	e of business, if any		
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	per, Street, City, Stat	e & ZIP Code	
	it to this petition.		Chec	k the appropriate bo	x to describe your business:	
				Health Care Busin	ness (as defined in 11 U.S.C. § 101(27A))	
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))	
				Stockbroker (as d	efined in 11 U.S.C. § 101(53A))	
				Commodity Broke	r (as defined in 11 U.S.C. § 101(6))	
				None of the above		
13. Are you filing under Chapter 11, the court must know whether you are a small business debtor so that deadlines. If you are filing under Chapter 11, the court must know whether you are a small business debtor, you must attach your most recent balance bankruptcy Code and are you a small business debtor, and federal income tax return or if any of these documents do not exist in 11 U.S.C. 1116(1)(B).				a small business debtor, you must attach your most recent balance sheet, statement of ederal income tax return or if any of these documents do not exist, follow the procedure		
	For a definition of small	No.	ı amı	not filing under Chap	iter 11.	
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankr Code.			
		☐ Yes.	I am f	filing under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.	
Part	t 4: Report if You Own or	Have Any	Hazardo	ous Property or An	y Property That Needs Immediate Attention	
14.	Do you own or have any	■ No.				
	property that poses or is alleged to pose a threat of imminent and identifiable hazard to	☐ Yes.	What is	the hazard?		
	public health or safety? Or do you own any property that needs immediate attention?			diate attention is why is it needed?		
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?		
					Number, Street, City, State & Zip Code	

Debtor 1 Lisa Bruno Document Page 5 of 68 Case number (if known)

Part 5: Explain

#### **Explain Your Efforts to Receive a Briefing About Credit Counseling**

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### □ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit
counseling agency within the 180 days before I filed
this bankruptcy petition, and I received a certificate of
completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main Document Page 6 of 68 Case number (if known) Debtor 1 Lisa Bruno **Answer These Questions for Reporting Purposes** Part 6: 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** How much do you **\$0 - \$50,000** □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your assets to □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? **\$100,001 - \$500,000** □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100.000.001 - \$500 million ☐ More than \$50 billion ■ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Lisa Bruno

Signature of Debtor 2

MM / DD / YYYY

Executed on

Lisa Bruno Signature of Debtor 1

Executed on

August 10, 2016 MM / DD / YYYY Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main Document Page 7 of 68

Debtor 1 Lisa Bruno Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Robin C. Reizner State Bar No. Signature of Attorney for Debtor	Date	August 10, 2016 MM / DD / YYYY						
Robin C. Reizner State Bar No.  Printed name								
Law Offices of Robin C. Reizner Firm name								
2720 River Road Des Plaines, IL 60018								
Number, Street, City, State & ZIP Code  Contact phone (847) 583-0603	Email address	robinreiz@aol.com						
6190728 Bar number & State								

Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main

		170611111	tii Paut o ui uo	
Fill in this infor	mation to identify your	case:		
Debtor 1	Lisa Bruno	Middle Name	Look None	
	FIRST Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an
				amended filing
				•

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		V		
		Your assets Value of what you own		
1.	Schedule A/B: Property (Official Form 106A/B)			
١.	1a. Copy line 55, Total real estate, from Schedule A/B	\$	175,000.00	
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	4,510.00	
	1c. Copy line 63, Total of all property on Schedule A/B	\$	179,510.00	
Pai	t 2: Summarize Your Liabilities			
			abilities It you owe	
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	364,942.00	
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00	
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	368,612.00	
	Your total liabilities	\$	733,554.00	
Pai	t3: Summarize Your Income and Expenses			
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,701.83	
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,747.00	
Pai	t 4: Answer These Questions for Administrative and Statistical Records			
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	r other sc	hedules.	
	■ Yes What kind of debt do you have?			

Official Form 106Sum

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main

Debtor 1 Lisa Bruno Document Page 9 of 68

Case number (if known)

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11: <b>OR</b> . Form 122B Line 11: <b>OR</b> . Form 122C-1 Line 14.

\$\_\_\_\_\_3,003.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

Casa 16-25668 Filed 08/10/16 Entered 08/10/16 12:33:20

Debtor 1	Ca	136 10-2300	o Doci		ument	Page 10 of 68	10 12.33.29	Desi	C Mairi
Deficial Form 106A/B Case number    Case number	- ill in this inforn	nation to identify	your case and th			1 700. 10 OI OO			
Deficial Form 106A/B Case number    Case number	Debtor 1	Lisa Bruno							
Difficial Form 106A/B   Schedule A/B: Property			Middle	Name		Last Name			
Inited States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS    Check if this is amended filing	Debtor 2	First Name	N #:	- Nome		Lost Name			
Difficial Form 106A/B Schedule A/B: Property  seach category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where ye ink it fits best. Be as complete and accurate as possible. If two married people are filing logether, both are equally responsible for supplying correct formation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). It is series to expect the case of the category where ye ink it fits best. Be as complete and accurate as possible. If two married people are filing logether, both are equally responsible for supplying correct formation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). It is separate sheet to this form. On the top of any additional pages, write your name and case number (if known). It is separate sheet to this form. On the top of any additional pages, write your name and case number (if known). It is separate sheet to this form. On the top of any additional pages, write your name and case number (if known). It is separate sheet to this form. On the top of any additional pages, write your name and case number (if known). It is supplying correct formation and case number (if known). It is supplying correct formation and case number (if known). It is supplying correct formation and case number (if known). It is supplying correct formation and case number (if known). It is supplying correct formation and case number (if known). It is a supplying correct formation and case number (if known). It is a supplying correct formation and case number (if known). It is a supplying correct formation and case number (if known). It is a supplying correct formation and case number (if known). It is a supplying correct formation and case number (if known). It is a supplying correct formation and case number (if known). It is a supply	Spouse, if filing)	First Name	Middle	Name		Last Name			
Difficial Form 106A/B Schedule A/B: Property  ach category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you ink it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct formation, if more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).  Table Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest in  Do you own or have any legal or equitable interest in any residence, building, land, or similar property?  No. Go to Part 2.  Yes. Where is the property?  What is the property? Check all that apply  Single-family home Duplex or multi-unit building Condominium or cooperative  Manufactured or mobile home Land Describe the nature of your ownership interes (such as fee simple, teanney by the entireties, at life estate), if known. Fee simple  DuPage  County  DuPage  County  Add the dollar value of the portion you own for all of your entries from Part 1. including any entries for	Inited States Bar	nkruptcy Court for	the: NORTHER	:N DISTR	RICT OF ILLIN	NOIS			
Difficial Form 106A/B Schedule A/B: Property  aceh category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category when it it its best. Be accomplete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct formation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).  In this best. Besidence, Building, Land, or Other Real Estate You Own or Have an Interest in  Do you own or have any legal or equitable interest in any residence, building, land, or similar property?  No. Go to Part 2.  Yes. Where is the property?  Addison   L   60101-0000     Single-family home   Do not deduct secured claims or exemptions. Put the amount of any secured claims or exemptions.	Case number							Γ	Check if this is a
Schedule A/B: Property  acch category, separately list and describe liems. List an asset only once. If an asset fits in more than one category, list the asset in the category where ye in its if this best. Be accomplete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct formation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Swer every question.  Art 12 Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest in  Do you own or have any legal or equitable interest in any residence, building, land, or similar property?  No. Go to Part 2.  What is the property? Check all that apply  Single-family home  Duplex or multi-unit building  Condominium or cooperative  Manufactured or mobile home  Land  Duplex or multi-unit building  Condominium or cooperative  Addison  IL 60101-0000  City State ZIP Code  Manufactured or mobile home  Land  Dupage  County  Who has an interest in the property? Check one  Debtor 1 only  Debtor 2 only  Debtor 2 only  Debtor 2 only  Debtor 2 only  Debtor 3 and Debtors and another  Other Information you wish to add about this item, such as local  Property identification number:  Add the dollar value of the portion you own for all of your entries from Part 1. including any entries for									amended filing
Schedule A/B: Property  acch category, separately list and describe liems. List an asset only once. If an asset fits in more than one category, list the asset in the category where ye in its if this best. Be accomplete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct formation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Swer every question.  Art 12 Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest in  Do you own or have any legal or equitable interest in any residence, building, land, or similar property?  No. Go to Part 2.  What is the property? Check all that apply  Single-family home  Duplex or multi-unit building  Condominium or cooperative  Manufactured or mobile home  Land  Duplex or multi-unit building  Condominium or cooperative  Addison  IL 60101-0000  City State ZIP Code  Manufactured or mobile home  Land  Dupage  County  Who has an interest in the property? Check one  Debtor 1 only  Debtor 2 only  Debtor 2 only  Debtor 2 only  Debtor 2 only  Debtor 3 and Debtors and another  Other Information you wish to add about this item, such as local  Property identification number:  Add the dollar value of the portion you own for all of your entries from Part 1. including any entries for	NC 1 E -	4004/5							
each category, separately list and describe items. List an asset only once. If an asset fills in more than one category, list the asset in the category where the introduction of the property of the category where the content of the category where the content of the category where the category described in the category where the category described and category as possible. If two married people are filling together, both are equally responsible for supplying correct or mation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known), swer every question.    It			_						
ink it fits best. Be as complete and accurate as possible. If wo married people are filing together, both are equally responsible for supplying correct formation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known) inswer every question.  Do you own or have any legal or equitable interest in any residence, building, land, or similar property?  No. Go to Part 2.  Yes. Where is the property?  What is the property? Check all that apply  Single-family home Duplex or multi-unit building Condominium or cooperative  Manufactured or mobile home Land City Stale ZIP Code  Who has an interest in the property? Check one Debtor 1 and Debtor 2 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 2 only County  Who has an interest in the property? Check one of the debtors and another Other information you wish to add about this item, such as local property identification number:  Add the dollar value of the portion you own for all of your entries from Part 1. including any entries for	Schedul	e A/B: Pi	roperty						12/15
■ Yes. Where is the property?    1363 N Rosebud Lane   Street address, if available, or other description   Duplex or multi-unit building   Condominium or cooperative   Duplex or multi-unit building   Condominium or cooperative   Duplex or multi-unit property   Creditors Who Flave Claims Secured by Property	Part 1: Describe	Each Residence, B							
The street address, if available, or other description  Street address, if available, or other description  Addison IL 60101-0000 City State ZIP Code  DuPage  County  What is the property? Check all that apply  Single-family home Duplex or multi-unit building Condominium or cooperative  Manufactured or mobile home Land Describe home Describe the nature of the portion you own?  \$350,000.00 \$\$175,000.  Describe the nature of your ownership interest such as fee simple, tenancy by the entireties, all fee state), if known.  Fee simple  Check if this is community property (see instructions)  Check if this is community property (see instructions)  25% Ownership with Carmela Bruno 25% Ownership with Emilio Bruno	_	, ,	uitable interest in a	iny reside	ince, building,	iand, or similar property?			
## What is the property? Check all that apply    Single-family home	_								
Single-family home   Duplex or multi-unit building   Condominium or cooperative   Current value of the entire property?   S350,000.00   \$175,000. Describe the nature of your ownership interes (such as fee simple, tenancy by the entireties, a life estate), if known. Fee simple   Debtor 1 and Debtor 2 only   Check if this is community property	Yes. Where is	s the property?							
Addison   IL   60101-0000   Land   Land   Current value of the entire property?   \$350,000.00   \$175,000.  City   State   ZIP Code   Investment property   \$350,000.00   \$175,000.    Diver   Who has an interest in the property? Check one   Debtor 1 only   Gest estimple, tenancy by the entireties, a life estate), if known. Fee simple    DuPage   Debtor 1 and Debtor 2 only   At least one of the debtors and another   Current value of the entire property? \$350,000.00   \$175,000.    Describe the nature of your ownership interest in the property? Check one   Debtor 1 only   Gest estate), if known. Fee simple   Check if this is community property (see instructions)   Check if this is community property identification number:    25% Ownership with Carmela Bruno   25% Ownership with Emilio Bruno   Check if the portion you own for all of your entries from Part 1, including any entries for   Current value of the entire property?   Current value of the entire property?   \$350,000.00   \$175,000.    Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, a life estate), if known.   Fee simple   Check if this is community property   Check if this is community   Check if			scription	•	Single-family h	nome ti-unit building	the amount of any	secured of	claims on Schedule D:
Add ison   IL					Condominan	or occionative			
City State ZIP Code   Investment property   \$350,000.00 \$175,000.    Timeshare   Other   Describe the nature of your ownership interess (such as fee simple, tenancy by the entireties, a life estate), if known.    Debtor 1 only   Debtor 2 only   Check one of the debtors and another of the information you wish to add about this item, such as local property identification number:    Add the dollar value of the portion you own for all of your entries from Part 1. including any entries for					Manufactured	or mobile home	Current value of t	he	Current value of the
Timeshare Other Who has an interest in the property? Check one Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number:  25% Ownership with Carmela Bruno 25% Ownership with Emilio Bruno				=					-
Other  Who has an interest in the property? Check one Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 3 and Debtor 3 and Debtor 3 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number:  25% Ownership with Carmela Bruno 25% Ownership with Emilio Bruno	City	State	ZIP Code	_		operty	\$350,000	).00	\$175,000.0
DuPage  DuPage  County  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another Other information you wish to add about this item, such as local property identification number:  25% Ownership with Carmela Bruno 25% Ownership with Emilio Bruno									
DuPage  County  Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number:  25% Ownership with Carmela Bruno 25% Ownership with Emilio Bruno				Who h	nas an interest	in the property? Check one	a life estate), if kn		,,
County  Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number:  25% Ownership with Carmela Bruno 25% Ownership with Emilio Bruno				_	Debtor 1 only		Fee simple		
At least one of the debtors and another  Other information you wish to add about this item, such as local property identification number:  25% Ownership with Carmela Bruno 25% Ownership with Emilio Bruno				_	•				
Other information you wish to add about this item, such as local property identification number:  25% Ownership with Carmela Bruno 25% Ownership with Emilio Bruno	County								unity property
25% Ownership with Carmela Bruno 25% Ownership with Emilio Bruno 25% Ownership with Emilio Bruno							`	;)	
25% Ownership with Carmela Bruno 25% Ownership with Emilio Bruno  2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for					-		in, such as local		
25% Ownership with Emilio Bruno  2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for					•				
Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for									
2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for				25%	Ownership \	with Emilio Bruno			
2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for									
						rom Part 1, including any	entries for		\$175.000.00

pages you have attached for Part 1. Write that number here.....

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

D	ebtor 1	Case 16-2 Lisa Bruno	25668	Doc 1	Filed 08/10/16 Document	Entered 08/10/16 12:3 Page 11 of 68 Case number	33:29	Desc Main
3.	Cars. vai		ors. sport	utility vehic	eles, motorcycles		,	
	■ No □ Yes	,,,,,,		,	,			
						cles, other vehicles, and accessor owmobiles, motorcycle accessories	ies	
	■ No □ Yes							
5						om Part 2, including any entries fo		\$0.00
Pa	art 3: Des	scribe Your Persor	nal and Ho	usehold Items	5			
	·	·			est in any of the follow	ing items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
6.	Example ☐ No	old goods and fues: Major appliand			nina, kitchenware			
			Ordinary \$ 250.00		d Goods and Furnishi	ngs, none valued in excess of		\$500.00
7.	■ No	es: Televisions ar			stereo, and digital equip ia players, games	oment; computers, printers, scanners	s; music co	ollections; electronic devices
8.	Example  No	oles of value es: Antiques and to other collection				oks, pictures, or other art objects; sta	amp, coin,	or baseball card collections;
9.	Example  No	ent for sports an es: Sports, photog musical instru Describe	graphic, ex		other hobby equipment; I	bicycles, pool tables, golf clubs, skis	; canoes a	and kayaks; carpentry tools;
10	■ No		, shotguns	, ammunitior	n, and related equipment	t		
11	□ No		thes, furs,	leather coats	s, designer wear, shoes,	accessories		
	. 55.	_ 55555	Ordinan	/ Wearing A	Annarel		1	\$500.00
_			Lorumary	, vvoainiy F	τραιοι		1	Ψ000.00

12. **Jewelry** 

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

**-** No

<b>5</b>	Case 10-2	2009 DOC 1	Document	Page 12 of 68	
Debtor 1	Lisa Bruno			Case number (if	known)
☐ Yes.	Describe				
Exam ■ No	arm animals uples: Dogs, cats, bi	rds, horses			
	4	b b - b d M	or did most almost deallies.	and a discount of the state of	. Post
■ No	. Give specific infor	-	ou did not aiready list,	ncluding any health aids you did not	t list
			rom Part 3, including a	ny entries for pages you have attach	\$1,000.00
Part 4: De	escribe Your Financi	al Assets			
Do you o	wn or have any leg	gal or equitable inter	rest in any of the follow	ving?	Current value of the portion you own? Do not deduct secured claims or exemptions.
□ No			our home, in a safe dep	osit box, and on hand when you file you	ur petition
				U.S. Currer	ncy\$10.00
Exam			al accounts; certificates counts with the same in: Institution		erage houses, and other similar
		17.1. Checking	Chase		\$3,500.00
		r publicly traded sto nvestment accounts w	cks vith brokerage firms, mo	ney market accounts	
☐ Yes.		Institution or i	ssuer name:		
•	ublicly traded stoo venture	ck and interests in i	ncorporated and uninc	orporated businesses, including an	interest in an LLC, partnership, and
☐ Yes.	Give specific infor	rmation about them Name of entity:		% of ownership	:
Nego Non-r ■ No	tiable instruments ir negotiable instrume	nclude personal check nts are those you can	ks, cashiers' checks, pro	egotiable instruments missory notes, and money orders. by signing or delivering them.	
☐ Yes.	Give specific infor	mation about them Issuer name:			
	ment or pension a ples: Interests in IR		1(k), 403(b), thrift saving	gs accounts, or other pension or profit-s	sharing plans
☐ Yes.	List each account	separately. Type of account:	Institution	name:	

Official Form 106A/B Schedule A/B: Property page 3

		Case 16-25668	Doc 1	Filed 08/10/16 Document	Entered 08/10/16 12:33:29	Desc Main
De	ebtor 1	Lisa Bruno		Document	Page 13 of 68  Case number (if known)	
22.	Your sh Examp		you have ma	de so that you may cont	inue service or use from a company tric, gas, water), telecommunications compan	ies, or others
	■ No □ Yes			Institution na	ame or individual:	
	■ No				life or for a number of years)	
		s in an education IRA, in			gram, or under a qualified state tuition pro	gram.
	■ No	s. §§ 530(b)(1), 529A(b), a		rintian Sanarataly file th	e records of any interests.11 U.S.C. § 521(c):	
	☐ Yes				,	
	■ No	equitable or future intere		rty (other than anything	g listed in line 1), and rights or powers exe	rcisable for your benefit
		, copyrights, trademarks		ts and other intellectu	al property	
	Example ■ No	es: Internet domain name	s, websites, p			
	☐ Yes.	Give specific information a	about them			
27.		s, franchises, and other les: Building permits, exclu			n holdings, liquor licenses, professional license	es
		Give specific information a	about them			
M	oney or p	roperty owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	_	ınds owed to you				
	■ No □ Yes. 0	Give specific information al	bout them, inc	luding whether you alrea	ady filed the returns and the tax years	
29.	Family s		alimony, spou	usal support, child suppo	ort, maintenance, divorce settlement, property	settlement
	■ No □ Yes. 0	Give specific information				
30.	Examp	mounts someone owes y les: Unpaid wages, disabill benefits; unpaid loans	ity insurance p		efits, sick pay, vacation pay, workers' comper	esation, Social Security
	■ No □ Yes.	Give specific information				
31.	_Examp	s in insurance policies les: Health, disability, or life	e insurance; h	ealth savings account (F	HSA); credit, homeowner's, or renter's insuran	ce
	■ No □ Yes. N	lame the insurance compa	anv of each po	olicv and list its value.		
			pany name:	,	Beneficiary:	Surrender or refund value:
32.	If you a	erest in property that is one the beneficiary of a living the has died.			d surance policy, or are currently entitled to rece	vive property because
		Give specific information				

Debtor	Case 16-25668  Lisa Bruno	Doc 1	Filed 08/10/16 Document	Entered 08/10/16 12:33:29 Page 14 of 68 Case number (if known)	Desc Main
Exa	amples: Accidents, employmen			t or made a demand for payment to sue	
■ No	o es. Describe each claim				
34. <b>Oth</b>	er contingent and unliquidate	ed claims of e	very nature, including	g counterclaims of the debtor and rights to	set off claims
■ No	-				
ЦY	es. Describe each claim				
-	financial assets you did not	already list			
■ No	<del>-</del>				
Ll Y€	es. Give specific information				
			,	ny entries for pages you have attached	\$3,510.00
Part 5:	Describe Any Business-Related	Property You O	wn or Have an Interest I	n. List any real estate in Part 1.	
37. <b>Do y</b>	ou own or have any legal or equi	table interest in	any business-related pr	roperty?	
No.	Go to Part 6.				
☐ Yes	s. Go to line 38.				
Part 6:	Describe Any Farm- and Comme If you own or have an interest in fa			n or Have an Interest In.	
46. <b>Do</b> y	ou own or have any legal or	equitable inte	erest in any farm- or o	commercial fishing-related property?	
	No. Go to Part 7.	•	•		
	Yes. Go to line 47.				
Part 7:	Describe All Property You	Own or Have an	Interest in That You Did	Not List Above	
	you have other property of an amples: Season tickets, country				
■ No	)				
□ Ye	es. Give specific information				
54. <b>A</b> d	ld the dollar value of all of yo	our entries fro	m Part 7. Write that n	umber here	\$0.00
Part 8:	List the Totals of Each Part	of this Form			
55. <b>Pa</b>	rt 1: Total real estate, line 2				\$175,000.00
	rt 2: Total vehicles, line 5			\$0.00	Ψ170,000.00
	rt 3: Total personal and hous	sehold items,	line 15	\$1,000.00	
	rt 4: Total financial assets, li			\$3,510.00	
59. <b>Pa</b>	rt 5: Total business-related p	property, line	45	\$0.00	
60. <b>Pa</b>	rt 6: Total farm- and fishing-	related proper	rtv. line 52	\$0.00	

61. Part 7: Total other property not listed, line 54 + \$0.00

62. Total personal property. Add lines 56 through 61... \$4,510.00 Copy personal property total \$4,510.00

63. Total of all property on Schedule A/B. Add line 55 + line 62 \$179,510.00

Official Form 106A/B Schedule A/B: Property page 5

Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main

		1700.0000	111 FAUE 13 01 00	
Fill in this infor	mation to identify your	case:		
Debtor 1	Lisa Bruno	Middle Name	Last Name	
Dahtar 0	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an
,				_ Oncor ii tiiis is an
				amended filing
				annonaoa ming

## Official Form 106C

# Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own  Copy the value from Schedule A/B	Amount of the exemption you claim  Specific laws that allow exemption  Check only one box for each exemption.
1363 N Rosebud Lane Addison, IL 60101 DuPage County  Debtor owns 50% of property, held jointly with her parents, Emilio & Carmella Bruno, who own the other 50%.  Line from <i>Schedule A/B</i> : 1.1	\$175,000.00	\$15,000.00  100% of fair market value, up to any applicable statutory limit  735 ILCS 5/12-901
Ordinary Household Goods and Furnishings, none valued in excess of \$ 250.00. Line from <i>Schedule A/B</i> : 6.1	\$500.00	\$490.00 735 ILCS 5/12-1001(b)  100% of fair market value, up to any applicable statutory limit
Ordinary Wearing Apparel Line from <i>Schedule A/B</i> : 11.1	\$500.00	\$500.00 735 ILCS 5/12-1001(a)  100% of fair market value, up to any applicable statutory limit
U.S. Currency Line from <i>Schedule A/B</i> : 16.1	\$10.00	\$10.00 735 ILCS 5/12-1001(b)  100% of fair market value, up to any applicable statutory limit

Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main Document Page 16 of 68

Case number (if known)

,,	LISA DI UTIO			_ Case namber (ii known)	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount o	f the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only	one box for each exemption.	
	Checking: Chase Line from Schedule A/B: 17.1	\$3,500.00		\$3,500.00	735 ILCS 5/12-1001(b)
	Line Holli Schedule A/B. 17.1			% of fair market value, up to applicable statutory limit	

3.	Are you claiming	a homestead	exemption of	more than	\$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

- No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

  - ☐ Yes

Case	16-25668	Doc 1 Filed 08/10/16  Document	Entered Page 17	1 08/10/16 12: of 68	33:29 Desc N	lain
Fill in this information	n to identify you					
Debtor 1 Li	sa Bruno					
	st Name	Middle Name	Last Name			
Debtor 2 (Spouse if, filing) Fir	st Name	Middle Name	Last Name			
(Spouse II, IIIIng)	st name	Middle Name	Last Name			
United States Bankrup	otcy Court for the	NORTHERN DISTRICT OF ILLIN	10IS			
Case number						
(if known)					☐ Check	if this is an
					ameno	led filing
Official Form 10	DED.					
	<del></del>	· Mha Haya Claima S	`a aa	l by Dranaut		4044
schedule D:	Creditors	S Who Have Claims S	<u>secured</u>	by Propert	<u>y                                    </u>	12/15
		If two married people are filing together out, number the entries, and attach it to				
umber (if known).	monai Fage, iii it	out, number the entries, and attach it to	uns ioini. On	the top of any addition	iai pages, write your na	ille allu case
. Do any creditors have	claims secured by	y your property?				
☐ No. Check this	box and submit t	his form to the court with your other so	chedules. You	u have nothing else to	report on this form.	
■ Yes. Fill in all of	f the information	below.				
Part 1: List All Sec	cured Claims					
2. List all secured claim	s. If a creditor has	more than one secured claim, list the credit	tor separately	Column A	Column B	Column C
for each claim. If more th	an one creditor has	s a particular claim, list the other creditors in ical order according to the creditor's name.	n Part 2. As	Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
——	ciairiis iii aipiiabeti	ical order according to the creditor 3 harne.		value of collateral.	claim	If any
2.1 Select Portfolio	Servicing	Describe the property that secures the	e claim:	\$364,942.00	\$350,000.00	\$14,942.00
Creditor's Name		Real Estate Mortgage 1363 N Rosebud Lane Addison, IL 6010	01			
		·				
P.O. Box 65250	0	As of the date you file, the claim is: Chapply.	neck all that			
Salt Lake City,	UT 84165	Contingent				
Number, Street, City, S	State & Zip Code	Unliquidated				
		Disputed				
Who owes the debt? C	Check one.	Nature of lien. Check all that apply.				
Debtor 1 only		An agreement you made (such as mo car loan)	ortgage or secu	ired		
<ul><li>□ Debtor 2 only</li><li>□ Debtor 1 and Debtor 2</li></ul>	2 only	☐ Statutory lien (such as tax lien, mech	anic's lian)			
At least one of the deb	-	☐ Judgment lien from a lawsuit	anic s lien)			
Check if this claim re		Other (including a right to offset)				
community debt		— Other (including a right to onset)				
	Opened					
	01/07 Last					
	Active					
Date debt was incurred	07/11/2016	Last 4 digits of account numbe	er 4870			
				<b>^</b>		
Add the dollar value of	t vour entries in C	Column A on this name. Write that number	ar here.	\$364.94	2.00	

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here:

\$364,942.00

#### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main

	Ous	C 10 20000 E		Document	Page 1	8 of 68	,, 10 12	00.20 DC	oo wan
Fill in t	his informa	tion to identify your							
Debtor	1	Lisa Bruno							
		First Name	Middle Na	ame	Last Name			_	
Debtor (Spouse it		First Name	Middle Na	ame	Last Name			_	
United	States Bank	ruptcy Court for the:	NORTHERM	N DISTRICT OF IL	LINOIS			_	
Case no (if known)				-				_	Check if this is an amended filing
Officia	al Form	106E/F							
		F: Creditors W	ho Have	Unsecured	Claims				12/15
Schedule Schedule left. Attac name an	e G: Executo e D: Creditors ch the Contir d case numb	ry Contracts and Unexp	ired Leases (Of ured by Proper e. If you have r	fficial Form 106G). I ty. If more space is no information to re	Do not include needed, copy t	any creditor he Part you	s with part need, fill i	tially secured claims t out, number the er	ial Form 106A/B) and on s that are listed in ntries in the boxes on the itional pages, write your
Part 1:		have priority unsecure							
	No. Go to Par		u ciaiiiis agaiiis	st you:					
_ ·		1 2.							
Part 2:		of Your NONPRIORIT	Y Unsecured	Claims					
4. List unso than	Yes.  all of your necured claim, one creditor	nothing to report in this particular claim, library to report in this particular claim.	aims in the alpl	nabetical order of th For each claim listed	ne creditor who	holds each	t is. Do not	list claims already in	cluded in Part 1. If more
Part	t 2.								Total claim
4.1	Amc Mort	gage Services		Last 4 digits of acc	ount number	3356			\$0.00
	Nonpriority C	Creditor's Name		When was the deb			4/30/04	Last Active	
		et City State Zlp Code ed the debt? Check one.		As of the date you	file, the claim i	s: Check all t	hat apply		
	Debtor 1	only		☐ Contingent					
	Debtor 2	only		☐ Unliquidated					
	Debtor 1	and Debtor 2 only		☐ Disputed					
	☐ At least o	one of the debtors and and	other	Type of NONPRIOR	RITY unsecured	d claim:			
		this claim is for a comr	nunity	Student loans					
	debt Is the claim	subject to offset?		Obligations arising report as priority claim		ration agreen	nent or dive	orce that you did not	
	■ No			☐ Debts to pension		g plans, and	other simila	ar debts	
	☐ Yes			Other. Specify					
				<b>Opcoy</b> _					_

Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main Document Page 19 of 68

Debtoi	r 1 Lisa Bruno		Case number (if know)	
4.2	American Web Loan	Last 4 digits of account number	4802	\$960.00
	Nonpriority Creditor's Name 2128 N 14th Suite 1 #130 Ponca City, OK 74601	When was the debt incurred?	6/2015	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	□ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Pay Day Lo	an	
4.3	Applied Card Bank	Last 4 digits of account number	4918	\$2,504.00
	Nonpriority Creditor's Name Attention: General Inquiries Po Box 17125 Wilmington, DE 19850	When was the debt incurred?	Opened 10/01/98 Last Active 1/15/08	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify CreditCard		
4.4	Arrow Financial	Last 4 digits of account number	1319	\$4,714.00
	Nonpriority Creditor's Name 5996 W Touhy Ave Niles, IL 60714	When was the debt incurred?	Opened 6/15/07 Last Active 1/09/08	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□Yes	Judgment e  Other. Specify number: 115	ntered against Lisa Bruno for case	

Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main Document Page 20 of 68

Debtor	1 Lisa Bruno		Case number (if know)	
4.5	Avanti Caffe, Inc	Last 4 digits of account number	2312	\$217,546.00
	Nonpriority Creditor's Name 200 W Jackson Chicago II 60606	When was the debt incurred?	8/2013	
	Chicago, IL 60606  Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.		,	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	■ Other. Specify Judgment e number: 13	ntered against Lisa Bruno for case L 002312	
4.6	Bank Of America Nonpriority Creditor's Name	Last 4 digits of account number	5942	\$2,117.00
			Opened 6/05/07 Last Active	
	Po Box 17054 Wilmington, DE 19850	When was the debt incurred?	12/10/07	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify CreditCard		
4.7	Bank of America	Last 4 digits of account number	5881	\$6,415.00
	Nonpriority Creditor's Name P.O. Box 17054	When was the debt incurred?	Opened 09/10	
	Wilmington, DE 19850  Number Street City State Zlp Code	As of the date you file, the claim i	s. Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim	s. Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	_	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	■ Other. Specify Credit Card	•	
	<b>□</b> 103	Utner, Specify Oredit Gard		

Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main Document Page 21 of 68

Debio	Lisa Bruno		Case number (if know)	
4.8	Bank Of America	Last 4 digits of account number	9421	\$0.00
	Nonpriority Creditor's Name Po Box 17054 Wilmington, DE 19850	When was the debt incurred?	Opened 7/18/07 Last Active 12/27/07	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharir	ng plans, and other similar debts	
	☐ Yes	Other. Specify Credit Card		
4.9	Bank Of America, N.a.	Last 4 digits of account number	7839	\$0.00
	Nonpriority Creditor's Name		Opened 6/01/06 Leat Active	
	450 American St Simi Valley, CA 93065	When was the debt incurred?	Opened 6/01/06 Last Active 2/14/07	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify Convention	alRealEstateMortgage	
4.1	Capital One	Last 4 digits of account number	9092	\$1,293.00
<u> </u>	Nonpriority Creditor's Name	_		·
	P.O. Box 34631 Seattle, WA 98124-1631	When was the debt incurred?	Opened 9/01/08	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	■ Other. Specify Credit card	purchases	

Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main Document Page 22 of 68
Case number (if know)

DCD	LISA DI UITO		Case Harriber (ii know)	
4.1 1	Carsons	Last 4 digits of account number	4861	\$0.00
	Nonpriority Creditor's Name P.O Box 15521		Opened 10/01/00 Last Active	
	Wilmington, DE 19805	When was the debt incurred?	11/25/02	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	_		
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed	d alaine	
	At least one of the debtors and another	Type of NONPRIORITY unsecure  ☐ Student loans	d Claim:	
	☐ Check if this claim is for a community debt  Is the claim subject to offset?		aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharir	og plans, and other similar debts	
	■ No □ Yes			
	☐ Yes	Other. Specify Credit card	purchases	
4.1 2	Carsons	Last 4 digits of account number	4861	\$0.00
	Nonpriority Creditor's Name		Opened 10/00 Last Active	
	P.O Box 15521 Wilmington, DE 19805	When was the debt incurred?	11/25/02	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		
4.4				
4.1 3	Chawla and Associates	Last 4 digits of account number	3581	\$1,615.00
	Nonpriority Creditor's Name 2752 Forgue Dr	When was the debt incurred?	7/2009	
	Naperville, IL 60564  Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	• ,	,	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
		Judgment e	ntered against Lisa Bruno for case	
	☐ Yes	Other. Specify number: 20	09 LM 3581	

Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main Document Page 23 of 68

Jebto	r 1 Lisa Bruno		Case number (if know)	
4.1 1	Childrens Place/Citicorp Credit Services	Last 4 digits of account number	2147	\$0.00
	Nonpriority Creditor's Name Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195	When was the debt incurred?	Opened 12/01/00 Last Active 6/01/02	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify CombinedC	reditPlan	
4.1 5	Chrysler Credit/TD Auto Finance  Nonpriority Creditor's Name	Last 4 digits of account number	1970	\$0.00
	Attention: Bankruptcy Po Box 551080	When was the debt incurred?	Opened 1/01/04 Last Active 5/04/05	
	Jacksonville, FL 32255  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	$\square$ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Automobile		
4.1 6	Chrysler Financial/TD Auto Finance  Nonpriority Creditor's Name	Last 4 digits of account number	1341	\$33,317.00
	Attention: Bankruptcy Po Box 551080 Jacksonville, FL 32255	When was the debt incurred?	Opened 4/01/05 Last Active 2/11/08	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	— NO	·	ntered against Lisa Bruno for case	
	□ Yes	Other, Specify number: 20:		

Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main Document Page 24 of 68

or 1 Lisa Bruno		Case number (if know)	
Citibank	Last 4 digits of account number	7954	\$1,675.00
Nonpriority Creditor's Name	Last 4 digits of account number		ψ1,073.00
7027 Miller rd	When was the debt incurred?	Opened 3/01/10	
Warren, MI 48092  Number Street City State Zlp Code	As of the date year file, the claim	in Charle all that apply	
Who incurred the debt? Check one.	As of the date you file, the claim	<b>із:</b> Спеск ан тласарріу	
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	☐ Debts to pension or profit-sharing	ng plans, and other similar debts	
Yes	Other. Specify Credit Card		
CitiBank	Last 4 digits of account number	8981	\$1,391.00
Nonpriority Creditor's Name	Last 4 digits of account number		Ψ1,001.00
P.O. Box 52195	When was the debt incurred?	3/2011	
Phoenix, AZ 85072-2195  Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	As of the date you me, the dam	is. Check all that apply	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt	☐ Obligations arising out of a sepa	aration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims		
No	Debts to pension or profit-sharing		
Yes	■ Other. Specify	ntered against Lisa Bruno for case 11 SC 001329	
Citibank Consumer	Last 4 digits of account number	9349	\$762.00
Nonpriority Creditor's Name			*
100 Citibank Drive	When was the debt incurred?	Opened 06/11	
San Antonio, TX 78245  Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	ne or and date you me, and claim	S. Chook an that apply	
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharir	ng plans, and other similar debts	
□ Yes	■ Other Specify Credit Card		
<del></del> 100	= Limer Specify Olduit Odiu		

Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main Document Page 25 of 68

Debtor 1 Lisa Bruno Case number (if know) 4.2 Citibank Usa 9349 \$0.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Opened 6/04/07 Last Active Citicorp Credit Services/Attn: Centraliz Po Box 20363 When was the debt incurred? 1/10/08 Kansas City, MO 64195 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify ChargeAccount ☐ Yes 4.2 **DuPage County Circuit Court** \$1,636.00 Last 4 digits of account number Nonpriority Creditor's Name 505 N County Farm Road 4/2011 When was the debt incurred? Wheaton, IL 60187-3955 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Traffic Tickets Lisa Bruno ☐ Yes 4.2 Elk Grove Radiology 7761 \$300.00 2 Last 4 digits of account number Nonpriority Creditor's Name 800 Biesterfield Road When was the debt incurred? 7/2013 Elk Grove Village, IL 60007 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $oxed{\square}$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Medical ☐ Yes

Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main Document Page 26 of 68

Case number (if know)	
5222	\$2,048.00
Last 4 digits of account number 3322	Ψ2,046.00
When was the debt incurred? 3/2016	
	-
As of the date you file, the claim is: Check all that apply	
_	
☐ Unliquidated	
☐ Disputed	
_	
☐ Debts to pension or profit-sharing plans, and other similar debts	
Other. Specify Animal Care	-
Last 4 digits of account number 5228	\$327.00
<del></del>	
When was the debt incurred? Opened 03/09	-
As of the date you file, the claim is: Check all that apply	
☐ Contingent	
☐ Unliquidated	
☐ Disputed	
Type of NONPRIORITY unsecured claim:	
☐ Student loans	
$\square$ Obligations arising out of a separation agreement or divorce that you did not	
■ Other. Specify Collection Attorney Sprint	-
Last 4 digits of account number 5376	\$548.00
When was the debt incurred? Opened 02/09	-
As of the date you file, the claim is: Check all that apply	
, , , , , , , , , , , , , , , , , , , ,	
☐ Contingent	
☐ Unliquidated	
Type of NONPRIORITY unsecured claim:	
☐ Student loans	
lacksquare Obligations arising out of a separation agreement or divorce that you did not	
report as priority claims	
■ Other. Specify Credit Card	
	As of the date you file, the claim is: Check all that apply  Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Animal Care  Last 4 digits of account number Debts to determine the claim is: Check all that apply Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Collection Attorney Sprint  Last 4 digits of account number Sa76 When was the debt incurred? Opened 02/09 As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not

Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main Document Page 27 of 68

Jebio	Lisa Bruno		Case number (if know)	
.2	First Premier Bank	Last 4 digits of account number	7335	\$0.00
	Nonpriority Creditor's Name 3820 N Louise Ave Sioux Falls, SD 57107	When was the debt incurred?	Opened 6/25/07 Last Active 10/07	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only	☐ Contingent ☐ Unliquidated ☐ Disputed		
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset?	Type of NONPRIORITY unsecured  ☐ Student loans	aration agreement or divorce that you did not	
	■ No □ Yes	Other. Specify Credit Card	•	
.2	Hsbc Bank Nonpriority Creditor's Name	Last 4 digits of account number	1440	\$0.00
	Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197	When was the debt incurred?	Opened 5/30/07 Last Active 1/09/08	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt	☐ Disputed  Type of NONPRIORITY unsecured ☐ Student loans	d claim: aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	· ·	
	No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify CreditCard		
.2	HSBC Card Services Nonpriority Creditor's Name	Last 4 digits of account number	1319	\$3,341.00
	P.O. Box 5250 Carol Stream, IL 60197-5250	When was the debt incurred?	9/2011	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	ng plans, and other similar debts	
	□Yes	■ Other. Specify Credit Card		
		C Cp CO,		

Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main Document Page 28 of 68

Debt	or 1 Lisa Bruno		Case number (if know)	
4.2 9	Illinois Department of Revenue	Last 4 digits of account number	1632	\$1,722.00
	Nonpriority Creditor's Name P.O. Box 19035	When was the debt incurred?	12/2006	
	Springfield, IL 62794-9035  Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	, , ,	or o	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	For a Tax Li  Other. Specify Taxes Lette	en from 2006 r ID: L1371702288	
4.3 0	Internal Revenus Service  Nonpriority Creditor's Name	Last 4 digits of account number	3191	\$18,000.00
	P.O. Box 7346	When was the debt incurred?	2006	
	Philadelphia, PA 19101-7346	_		
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	_			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured	1 claim:	
	☐ At least one of the debtors and another	Student loans	a Glaiiii.	
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	ration agreement of divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Other. Specify Federal Tax	Lien filed on 03/23/2010	
4.3	Key Investment	Last 4 digits of account number	bruno	\$2,500.00
1	Nonpriority Creditor's Name			<del>, ,</del>
	1263 S. Highland Ave #2 W Lombard, IL 60148	When was the debt incurred?	2010	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	_			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed  Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	_	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	□ Yes		dy Clean (Lisa Bruno owner)	
	55	- Other opedity - Commode in	-, -:://	

Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main Document Page 29 of 68

Case number (if know)

Debto	1 Lisa Bruno		Case number (if know)	
4.3	Kinglake, Inc.	Last 4 digits of account number	6001	\$18,041.00
	Nonpriority Creditor's Name 821 E. North Ave Glendale Heights, IL 60139	When was the debt incurred?	4/2011	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	□ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	☐ Yes	number: 12	ntered against Lisa Bruno for case AR 2561. Rent for Golden Touch nc, Tidy Clean, Inc, Lisa Bruno	
4.3	LVNV Funding LLC	Last 4 digits of account number	0923	\$4,714.00
	Nonpriority Creditor's Name P.O. Box 740281 Houston, TX 77274	When was the debt incurred?	8/2011	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	■ Other. Specify	ntered against Lisa Bruno for case SC 000923	
4.3	Mea Elk Grove Village  Nonpriority Creditor's Name	Last 4 digits of account number	3191	\$700.00
	Alexian Brothers Medical Center 800 Biesterfield Road	When was the debt incurred?	7/2016	
	Elk Grove Village, IL 60007  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	☐ Yes	Other. Specify Medical		

Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main Document Page 30 of 68

Lisa Bruno Case number (if know)

DCDIO	LISA DI UITO		Case Harriber (il know)	
4.3	New Century Mortgage C/Carrington	Last 4 digits of account number	5081	\$0.00
	Nonpriority Creditor's Name Attention: Bankruptcy Po Box 54285 Irvine, CA 92619	When was the debt incurred?	Opened 6/14/06 Last Active 10/12/06	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	■ Other. Specify Conventiona	alRealEstateMortgage	
4.3	Deligades Callection		4720	\$250.00
6	Palisades Collection  Nonpriority Creditor's Name	Last 4 digits of account number	<u>4720</u>	\$250.00
	Attn: Bankruptcy	When was the debt incurred?		
	3348 Ridge Rd			
	Lansing, IL 60438  Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
	Who incurred the debt? Check one.	• .		
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify City Of Nort	hlake	
4.3	Sears/cbna Nonpriority Creditor's Name	Last 4 digits of account number	2415	\$0.00
	Po Box 6189 Sioux Falls, SD 57117	When was the debt incurred?	Opened 12/19/00 Last Active 12/21/07	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims  Debts to pension or profit-sharin	o plans, and other similar debts	
	■ No □ Yes	Other Specify ChargeAcco		
	<b>□</b> 169	Other Specify UnaludACCC	Julit	

Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main Document Page 31 of 68

Debto	or 1 Lisa Bruno		Case number (if know)	
4.3	Speedy Cash	Last 4 digits of account number	3191	\$700.00
	Nonpriority Creditor's Name 4800 W. Addison St	When was the debt incurred?	12/2015	
	Chicago, IL 60641  Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	•	,	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Pay Day Lo	an	
4.3	Sprint	Last 4 digits of account number	5228	\$327.00
9	Nonpriority Creditor's Name			
	PO Box 4191	When was the debt incurred?	Opened 3/01/09	
	Carol Stream, IL 60197-4191  Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	7.5 or the date yearing, the claim	or check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes			
	Li Yes	Other. Specify Cellular pho	ille service	
4.4	Syncb/care Credit	Last 4 digits of account number	0381	\$912.00
ر ت	Nonpriority Creditor's Name 950 Forrer Blvd	When was the debt incurred?	12/2015 07/19/2016	
	Kettering, OH 45420	_		
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	_			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecure	d claim:	
	At least one of the debtors and another	Student loans		
	☐ Check if this claim is for a community debt  Is the claim subject to offset?	_	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	■ Other, Specify Credit Card	<b>.</b> ,	
	<b>□</b> 1€3	Utner, Specify Oredit Card		

Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main Document Page 32 of 68

Debto	or 1 Lisa Bruno		Case number (if know)			
1.4 1	Tax & Accounting Services, Inc.	Last 4 digits of account number	3191	\$1,118.00		
	Nonpriority Creditor's Name 3162 NO Broadway Suite 200 Chicago II, 60657	When was the debt incurred?	4/2011			
	Chicago, IL 60657  Number Street City State Zlp Code					
	Who incurred the debt? Check one.	•	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
	Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	$\square$ At least one of the debtors and another	··· <del>···</del>				
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts			
	Yes	■ Other. Specify Taxes (Lisa	Bruno)			
1.4 2	Td Auto Finance	Last 4 digits of account number	7372	\$0.00		
	Nonpriority Creditor's Name		Opened 12/01/99 Last Active			
	999 Oakmont Plaza Dr Westmont, IL 60559	When was the debt incurred?	11/01/01			
	Number Street City State Zlp Code  As of the date you file, the claim is: Check all that apply  Who incurred the debt? Check one.					
	Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	$\square$ At least one of the debtors and another					
	$\square$ Check if this claim is for a community					
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	did not		
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify Automobile	Other. Specify Automobile			
1.4 3	Td Auto Finance	Last 4 digits of account number	3586	\$0.00		
	Nonpriority Creditor's Name		Opened 7/01/04 Last Active			
	999 Oakmont Plaza Drive Westmont, IL 60559	When was the debt incurred?	8/11/06			
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure				
	☐ Check if this claim is for a community	☐ Student loans				
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims  Debts to pension or profit-sharing plans, and other similar debts				
	■ No		ש אומוים, מווע טנוופו אווווומו מפטנא			
	☐ Yes	Other Specify Automobile				

Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main Document Page 33 of 68

r 1 Lisa Bruno		Case number (if know)		
Wells Force Donle		0004	<b>#22.005.0</b>	
Wells Fargo Bank Nonpriority Creditor's Name	Last 4 digits of account number	9001	\$33,895.00	
Macq 2123-013		Opened 05/07 Last Active		
Pob 94423	When was the debt incurred?	12/26/08		
Albuquerque, NM 87199	As of the data way file the eleins	to OL I HILL .		
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply		
_				
Debtor 1 only	Contingent			
Debtor 2 only	Unliquidated			
Debtor 1 and Debtor 2 only	☐ Disputed			
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans			
	☐ Obligations arising out of a separeport as priority claims			
■ No	Debts to pension or profit-sharing	☐ Debts to pension or profit-sharing plans, and other similar debts		
Yes	■ Other. Specify Automobile			
Wf Fin Bank	Last 4 digits of account number	0289	\$1,579.00	
Nonpriority Creditor's Name			Ψ1,070.00	
Wells Fargo Financial		Opened 5/16/07 Last Active		
4137 121st St	When was the debt incurred?	2/14/08		
Urbandale, IA 50323 Number Street City State Zlp Code	As of the date you file the claim	As of the date you file, the claim is: Check all that apply		
Who incurred the debt? Check one.	As of the date you me, the claim			
■ Debtor 1 only	Continuent			
_ ′	☐ Contingent			
Debtor 2 only	☐ Unliquidated			
Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecure	d alaim.		
At least one of the debtors and another		d Claim:		
Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
Is the claim subject to offset?				
■ No	Debts to pension or profit-sharing plans, and other similar debts			
Yes	Other. Specify CreditCard			
Wffinancial	Last 4 digits of account number	9001	Unknowr	
Nonpriority Creditor's Name				
Po Box 7648 Boise, ID 83707	When was the debt incurred?	Opened 8/05/06 Last Active 4/13/07		
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply		
Who incurred the debt? Check one.	,,,,,,,,			
■ Debtor 1 only	☐ Contingent			
Debtor 2 only	☐ Unliquidated			
Debtor 1 and Debtor 2 only	☐ Disputed			
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:  ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
☐ Check if this claim is for a community debt				
Is the claim subject to offset?				
No	Debts to pension or profit-sharing			
∏ yes	• Automobile			

Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main Document Page 34 of 68

Case number (if know) Debtor 1 Lisa Bruno 4.4 Wfnnb/express 5376 Unknown Last 4 digits of account number Nonpriority Creditor's Name Attention: Bankruptcy Opened 01/06 Last Active Po Box 182686 When was the debt incurred? 1/08/08 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Charge Account 4.4 Zenith Acqu 4435 \$1,645.00 Last 4 digits of account number 8 Nonpriority Creditor's Name When was the debt incurred? 170 Northpointe Pa Amherst, NY 14228 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify 08 Wells Fargo Financial ☐ Yes Part 3: List Others to Be Notified About a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address Accounts Receivable Management Line 4.3 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims P.O. Box 129 Part 2: Creditors with Nonpriority Unsecured Claims Thorofare, NJ 08086-0129 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Ad Astra Recovery Services Line 4.38 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 7330 W 33rd St N Ste 118 Part 2: Creditors with Nonpriority Unsecured Claims Wichita, KS 67205 Last 4 digits of account number 0276 Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Admin Recovery, LLC Line 4.2 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 45 Earhart Dr Suite 102 ■ Part 2: Creditors with Nonpriority Unsecured Claims Williamsville, NY 14221-7809 Last 4 digits of account number 8492 Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Arnold Scott Harris, P.C. Line 4.21 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 222 Merchandise Mart Plaza ■ Part 2: Creditors with Nonpriority Unsecured Claims

Official Form 106 F/F

Case 16-25668 Doc 1

Debtor 1 Lisa Bruno		Case number (if know)			
Suite 1932 Chicago, IL 60654	Last 4 digits of account number				
	<del>-</del>				
Name and Address Ars	On which entry in Part 1 or Part 2 did Line 4.34 of (Check one):	I you list the original creditor?  Part 1: Creditors with Priority Unsecured Claims			
1801 Nw 66th Ave	Emo <u>1.0 1</u> or (onesit emo).	Part 2: Creditors with Nonpriority Unsecured Claims			
Fort Lauderdale, FL 33313	Last 4 digits of account number	·			
	Last 4 digits of account number	4893			
Name and Address	On which entry in Part 1 or Part 2 did				
Asset Acceptance Corp. P.O. Box 2036	Line 4.17 of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
Warren, MI 48090-2036		■ Part 2: Creditors with Nonpriority Unsecured Claims			
·	Last 4 digits of account number				
Name and Address	On which entry in Part 1 or Part 2 dic	I you list the original creditor?			
Asset Acceptance Corp.	Line 4.19 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims			
P.O. Box 2036 Warren, MI 48090-2036		■ Part 2: Creditors with Nonpriority Unsecured Claims			
vvaireii, ivii <del>1</del> 0030-2030	Last 4 digits of account number	3871			
N	0 111 1 2 2 14 5 10 11				
Name and Address Asset Acceptance Corp.	On which entry in Part 1 or Part 2 did Line 4.25 of (Check one):	l you list the original creditor?  ☐ Part 1: Creditors with Priority Unsecured Claims			
P.O. Box 2036		Part 2: Creditors with Nonpriority Unsecured Claims			
Warren, MI 48090-2036	Last 4 digits of account number	·			
	Last 4 digits of account number	3871			
Name and Address	On which entry in Part 1 or Part 2 did	· ·			
Asset Acceptance LLC P O Box 318035	Line 4.18 of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
Cleveland, OH 44131		■ Part 2: Creditors with Nonpriority Unsecured Claims			
	Last 4 digits of account number	4689			
Name and Address	On which entry in Part 1 or Part 2 did you list the original creditor?				
Blitt and Gaines, P.C.	Line 4.17 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims			
661 Glenn Ave Wheeling, IL 60090		■ Part 2: Creditors with Nonpriority Unsecured Claims			
Wileeling, IE 00050	Last 4 digits of account number				
Name and Address	On which entry in Part 1 or Part 2 did	I you list the original creditor?			
Blitt and Gaines, P.C.	Line 4.18 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims			
661 Glenn Ave Wheeling, IL 60090		■ Part 2: Creditors with Nonpriority Unsecured Claims			
Wheeling, it 60090	Last 4 digits of account number				
Name and Address	On which entry in Part 1 or Part 2 did	Lyou list the original creditor?			
CFC DeficiencyRecovery	Line 4.16 of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
5225 Crooks Road Suite 140		Part 2: Creditors with Nonpriority Unsecured Claims			
Troy, MI 48098	Last 4 digits of account number				
	<del>-</del>				
Name and Address Collectcorp Corporation	On which entry in Part 1 or Part 2 did Line 4.6 of (Check one):	I you list the original creditor?  Part 1: Creditors with Priority Unsecured Claims			
455 North 3rd Street, Suite 260		Part 2: Creditors with Nonpriority Unsecured Claims			
Phoenix, AZ 85004-3924	Last 4 digits of account number				
Name and Address Creditors Discount & Audit Co	On which entry in Part 1 or Part 2 did Line 4.22 of (Check one):	l you list the original creditor? ☐ Part 1: Creditors with Priority Unsecured Claims			
415 Main Street	Zato <u>Tizz</u> of (Officer offe).	Part 2: Creditors with Nonpriority Unsecured Claims			
Streator, IL 61364	Last 4 digits of account number	·			
	Last 4 digits of account number	4907			
Name and Address	On which entry in Part 1 or Part 2 did				
Edgerton & Edgerton 125 Wood Street	Line 4.32 of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
P.O. Box 218		Part 2: Creditors with Nonpriority Unsecured Claims			

West Chicago, IL 60186-0218

Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main Document Page 36 of 68

Case number (if know) Debtor 1 Lisa Bruno Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address **Enhanced Recovery Corp** Line 4.39 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Attn: Client Services Part 2: Creditors with Nonpriority Unsecured Claims 8014 Bayberry Road Jacksonville, FL 32256 Last 4 digits of account number 5228 Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Freedman Anselmo Lindberg LLC Line 4.16 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims P.O. Box 3228 ■ Part 2: Creditors with Nonpriority Unsecured Claims Naperville, IL 60566-7228 Last 4 digits of account number 1721 Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Grabowski Law Center, LLC Line 4.4 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 1400 E Lake Cook Road ■ Part 2: Creditors with Nonpriority Unsecured Claims Suite 110 Buffalo Grove, IL 60089-8218 Last 4 digits of account number 9310 Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **HSBC** Bank Nevada Line 4.4 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 1111 Town Center Drive ■ Part 2: Creditors with Nonpriority Unsecured Claims Las Vegas, NV 89134 Last 4 digits of account number 1319 On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address Lvnv Funding LLC Line 4.10 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims P.O. Box 10584 Part 2: Creditors with Nonpriority Unsecured Claims Greenville, SC 29603 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address LVNV Funding LLC Line 4.4 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims P.O. Box 740281 Part 2: Creditors with Nonpriority Unsecured Claims Houston, TX 77274 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Midland Funding Line 4.7 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 8875 Aero Dr ■ Part 2: Creditors with Nonpriority Unsecured Claims San Diego, CA 92123 Last 4 digits of account number 5881 Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Northland Group Line 4.10 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims P.O. Box 390846 Part 2: Creditors with Nonpriority Unsecured Claims Minneapolis, MN 55439 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Sheryl B. Dworkin Line 4.5 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 30 N LaSalle St Suite 2040 Part 2: Creditors with Nonpriority Unsecured Claims Chicago, IL 60602 Last 4 digits of account number 2312 Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Shindler Law Firm Line 4.33 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 1990 E. Algonquin Rd. Ste 180 Part 2: Creditors with Nonpriority Unsecured Claims Schaumburg, IL 60173 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? The Shindler Law Firm Line 4.4 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 1990 E. Algonquin Road Ste 180 ■ Part 2: Creditors with Nonpriority Unsecured Claims Schaumburg, IL 60173

Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main Document Page 37 of 68

Debtor 1 Lisa Bruno		Case number (if know)
	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 d	id you list the original creditor?
The Shindler Law Firm	Line 4.28 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
1990 E. Algonquin Road Ste 180 Schaumburg, IL 60173		■ Part 2: Creditors with Nonpriority Unsecured Claims
Schaumburg, IL 00173	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 d	id you list the original creditor?
World Financial Network National Ba	Line 4.25 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
P.O. Box 182125 Columbus, OH 43218-2125		■ Part 2: Creditors with Nonpriority Unsecured Claims
Columbus, OH 43210-2125	Last 4 digits of account number	

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total				
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
	6f.	Student loans	6f.	\$ 0.00
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 368,612.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 368,612.00

Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main

		17000000		()
Fill in this info	rmation to identify your	case:		
Debtor 1	Lisa Bruno			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

## Official Form 106G

## Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company wit	h whom you have the er, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.3					
	Name				_
	Number	Street			
	City		State	ZIP Code	<del>_</del>
2.4					
	Name				_
	Number	Street			
	City		State	ZIP Code	
2.5					
	Name				_
	Number	Street			_
	City		State	ZIP Code	

Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main Page 39 of 68 Document Fill in this information to identify your case: Debtor 1 Lisa Bruno First Name Middle Name Last Name Debtor 2 Middle Name (Spouse if, filing) First Name Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known) ☐ Check if this is an amended filing Official Form 106H **Schedule H: Your Codebtors** 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

in name and sace names (it known), railoner croit, question
1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.
□ No ■ Yes
2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)
<ul><li>■ No. Go to line 3.</li><li>□ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?</li></ul>
. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official

Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill

Official Form 106H Software Copyright (c) 1996-2016 Best Case, LLC - www.bestcase.com

out Column 2.

Schedule H: Your Codebtors Page 1 of 1
Best Case Bankruptcy

# Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main Document Page 40 of 68

Fill	in this information to i	dentify your ca	ase:							
Del	otor 1 <u>L</u>	_isa Bruno				_				
	otor 2					_				
Uni	ted States Bankruptcy	y Court for the	NORTHERN DISTRIC	T OF ILLINOIS		_				
	se number 							d filing ent sho	g owing postpetition ne following date:	
0	fficial Form 1	1061					MM / DD/ Y	YYY		
S	chedule I: Y	our Inc	ome							12/15
sup spo atta	plying correct inforn use. If you are separ ch a separate sheet	nation. If you rated and you to this form.	sible. If two married peo are married and not filin r spouse is not filing wi On the top of any additi	ng jointly, and y th you, do not i onal pages, writ	our spouse i nclude infori	s liv nati	ing with you, inclu on about your spo case number (if l	ude int use. It known	formation about f more space is n). Answer every	your needed,
••	information.			Debtor 1					n-filing spouse	
	If you have more that attach a separate painformation about acceptable employers.	age with	Employment status	■ Employed □ Not employ	/ed		☐ Emplo	•	ed	
			Occupation	Manager						
	Include part-time, se self-employed work.		Employer's name	MD Financia	l					
	Occupation may incor homemaker, if it a		Employer's address	1005 W Lake Addison, IL 6						
			How long employed the	here? 1 Y	ear					
Par	t 2: Give Detai	ils About Mor	thly Income							
spou If yo	use unless you are se	parated. oouse have mo	ate you file this form. If your than one employer, cothis form.	, .		,	, ,	•	,	J
							For Debtor 1		Debtor 2 or n-filing spouse	
2.			ry, and commissions (becalculate what the month)		2.	\$	3,000.83	\$	N/A	
3.	Estimate and list n	nonthly overt	me pay.		3.	+\$	0.00	+\$	N/A	
4.	Calculate gross Inc	come. Add lir	ne 2 + line 3.		4.	\$	3,000.83	\$	N/A	

# Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main Document Page 41 of 68

Deb	tor 1	Lisa Bruno	-	C	ase r	number ( <i>if kr</i>	iown)				
					For	Debtor 1			r Debtor n-filing s		
	Сор	y line 4 here	4.		\$	3,000	.83		9 \	N/A	Λ
5.	l ist	all payroll deductions:									_
J.			Fo		\$	200		¢		N1/A	
	5a. 5b.	Tax, Medicare, and Social Security deductions  Mandatory contributions for retirement plans	5a. 5b.		\$ 		0.00	- \$_ -		N/A N/A	_
	5c.	Voluntary contributions for retirement plans	5c.		\$—		0.00	- 1 -		N/A	_
	5d.	Required repayments of retirement fund loans	5d.		\$ 		0.00	- : -		N/A	_
	5e.	Insurance	5e.		\$ 		0.00	- \$-		N/A	_
	5f.	Domestic support obligations	5f.		\$		0.00	- ' -		N/A	_
	5g.	Union dues	5g.		\$ 		0.00			N/A	_
	5h.	Other deductions. Specify:	5h.		\$		0.00			N/A	_
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	:	\$	299	00.0	\$_		N/A	<u>\</u>
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	:	\$	2,701	.83	\$_		N/A	<u>\</u>
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total									
		monthly net income.	8a.		\$	(	0.00	\$		N/A	
	8b.	Interest and dividends	8b.		\$		0.00			N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce						-			_
		settlement, and property settlement.	8c.		\$	(	0.00	\$		N/A	١
	8d.	Unemployment compensation	8d.		\$	(	0.00	\$		N/A	_ \
	8e.	Social Security	8e.		\$	(	0.00	\$		N/A	<u>\</u>
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	8f.		\$		0.00	\$_		N/A	_
	8g.	Pension or retirement income	8g.		\$		0.00	. \$_		N/A	
	8h.	Other monthly income. Specify:	8h.	.+	\$	(	0.00	+ \$_		N/A	<u>\</u>
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$		(	0.00	\$_		N/	Α
10.	Cald	culate monthly income. Add line 7 + line 9.	10.	\$	2	2,701.83	+ \$		N/A	= \$	2,701.83
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,					_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
11.	Inclu othe	te all other regular contributions to the expenses that you list in Schedule ade contributions from an unmarried partner, members of your household, your er friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not acify:	depe			•			Schedule	<i>∃</i> . +\$	0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certain							e. 12.	\$	2,701.83
			_							Combi month	ined ly income
13.	Do y	you expect an increase or decrease within the year after you file this form  No.  Yes Explain:	7								

Official Form 106I Schedule I: Your Income page 2

Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main Document Page 42 of 68

Eill i	in this information to identify your case:				
			<b>2</b>	***	
Debt	tor 1 Lisa Bruno			if this is: In amended filing	
Debt	tor 2		_	•	ving postpetition chapter
(Spo	buse, if filing)		1	3 expenses as of	the following date:
Unite	ed States Bankruptcy Court for the: NORTHERN DISTRICT OF I	ILLINOIS	N	MM / DD / YYYY	
	e number				
(If kr	nown)				
Of	fficial Form 106J				
Sc	chedule J: Your Expenses				12/1
Be a info nun	as complete and accurate as possible. If two married peop ormation. If more space is needed, attach another sheet to nber (if known). Answer every question.				
Part 1.	t 1: Describe Your Household Is this a joint case?				
	No. Go to line 2.				
	☐ Yes. Does Debtor 2 live in a separate household?				
	□ No				
	☐ Yes. Debtor 2 must file Official Form 106J-2, Expe	enses for Separate House	hold of Debto	r 2.	
2.	Do you have dependents? ■ No				
	Do not list Debtor 1 and	•		Dependent's age	Does dependent live with you?
	Do not state the				□ No
	dependents names.				Yes
					□ No □ Yes
					□ No
					☐ Yes
					□ No
					☐ Yes
3.	Do your expenses include expenses of people other than				
	yourself and your dependents?				
Part	t 2: Estimate Your Ongoing Monthly Expenses				
Esti exp	imate your expenses as of your bankruptcy filing date unle enses as of a date after the bankruptcy is filed. If this is a plicable date.				
the	lude expenses paid for with non-cash government assistal value of such assistance and have included it on <i>Schedul</i> ficial Form 106I.)			Your expe	enses
(0					
4.	The rental or home ownership expenses for your resident payments and any rent for the ground or lot.	nce. Include first mortgage	4. \$		1,350.00
	If not included in line 4:				
	4a. Real estate taxes		4a. \$		0.00
	4b. Property, homeowner's, or renter's insurance		4b. \$		0.00
	4c. Home maintenance, repair, and upkeep expenses		4c. \$		0.00
5	<ol> <li>Homeowner's association or condominium dues</li> <li>Additional mortgage payments for your residence, such a</li> </ol>	as homo oquity loops	4d. \$ 5. \$		0.00
5.	Additional mortgage payments for your residence, SUCN a	as nome equity loams	ე. ֆ		U UU

# Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main Document Page 43 of 68

ebtor 1 <u>L</u>	isa Bruno	Case num	ber (if known)	
. Utilities				
	s: lectricity, heat, natural gas	6a.	\$	100.00
	Vater, sewer, garbage collection	6b.	·	0.00
			·	
	elephone, cell phone, Internet, satellite, and cable services	6c.	·	75.00
	Other. Specify:	6d.		0.00
Food a	nd housekeeping supplies	7.	\$	500.00
Childca	are and children's education costs	8.	\$	0.00
Clothin	g, laundry, and dry cleaning	9.	\$	95.00
). Person	al care products and services	10.	\$	0.00
. Medica	l and dental expenses	11.	\$	75.00
2. Transp	ortation. Include gas, maintenance, bus or train fare.			
	nclude car payments.	12.	\$	352.00
	inment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
	ble contributions and religious donations	14.	\$	0.00
. Insuran	<u> </u>			0.00
	nclude insurance deducted from your pay or included in lines 4 or 20.			
	ife insurance	15a.	\$	0.00
	lealth insurance	15b.	·	200.00
	ehicle insurance	15b.	·	0.00
			·	
	Other insurance. Specify:	15d.	Ψ	0.00
	Do not include taxes deducted from your pay or included in lines 4 or 20.	40	œ.	2.22
Specify:		16.	\$	0.00
	nent or lease payments:	47-	Φ.	0.00
	ar payments for Vehicle 1	17a.	· —	0.00
	ar payments for Vehicle 2	17b.	·	0.00
	Other. Specify:	17c.	\$	0.00
17d. C	Other. Specify:	17d.	\$	0.00
	syments of alimony, maintenance, and support that you did not report a		_	0.00
deducte	ed from your pay on line 5, Schedule I, Your Income (Official Form 106I)	) <b>.</b> 18.	\$	0.00
Other p	payments you make to support others who do not live with you.		\$	0.00
Specify:		19.		
). Other re	eal property expenses not included in lines 4 or 5 of this form or on Scl	hedule I: Yo	ur Income.	
20a. N	lortgages on other property	20a.	\$	0.00
20b. R	eal estate taxes	20b.	\$	0.00
20c. P	roperty, homeowner's, or renter's insurance	20c.	\$	0.00
	laintenance, repair, and upkeep expenses	20d.	\$	0.00
	lomeowner's association or condominium dues	20e.		0.00
200. 11	Specify:	21.		0.00
. Other:	Specily.		тψ	0.00
2. Calcula	ite your monthly expenses			
	d lines 4 through 21.		\$	2,747.00
	py line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	2,1 11.00
			·	2747.00
ZZC. AO	d line 22a and 22b. The result is your monthly expenses.		\$	2,747.00
3. Calcula	ite your monthly net income.		<u> </u>	
	copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	2,701.83
	copy your monthly expenses from line 22c above.	23b.	*	2,747.00
200.	754. Monthly expended from the 220 above.	200.		2,141.00
230 6	ubtract your monthly expenses from your monthly income.			
	he result is your <i>monthly net income</i> .	23c.	\$	-45.17
'	no rosult is your monuny not income.		<u> </u>	
4. <b>D</b> o vou	expect an increase or decrease in your expenses within the year after y	vou file this	form?	
	nple, do you expect to finish paying for your car loan within the year or do you expect yo			se or decrease because of a
	tion to the terms of your mortgage?	.3.3-1		
■ No.				

## Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main Document Page 44 of 68

Elli in this inter					
	mation to identify your	case:			
Debtor 1	Lisa Bruno First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)				_	neck if this is an nended filing
Official Form  Declarat		ın Individual	Debtor's Sc	hedules	12/15
ears, or both. 1	y or property by fraud in 8 U.S.C. §§ 152, 1341, 1		kruptcy case can result ir	n fines up to \$250,000, or imprisc	onment for up to 20
		one who is NOT an attor	rney to help you fill out ba	ankruptcy forms?	
■ No					
☐ Yes. I	Name of person			Attach Bankruptcy Petitic Declaration, and Signatu	
	alty of perjury, I declare re true and correct.	that I have read the sum	mary and schedules filed	d with this declaration and	
X /s/ Lisa	a Bruno		X		
Lisa Bı			Signature of I	Debtor 2	
Date	August 10, 2016		Date		

# Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main Document Page 45 of 68

<b>-</b> :11	in thin inform	ation to identify you				
		lation to identify you	r case:			
Deb	tor 1	Lisa Bruno First Name	Middle Name	Last Name		
	tor 2					
(Spot	use if, filing)	First Name	Middle Name	Last Name		
Unit	ed States Bar	kruptcy Court for the:	NORTHERN DISTRICT (	OF ILLINOIS		
Cas (if kno	e number				_	Check if this is an mended filing
Sta Be a infor	s complete a	of Financial and accurate as possione space is needed,	attach a separate sheet to	are filing together, both are	ankruptcy equally responsible for sup additional pages, write you	
		). Answer every ques	stion. rrital Status and Where You	Lived Refore		
	<u> </u>	current marital statu		LIVEU DEIOIE		
	☐ Married ■ Not marri					
2.	During the la	st 3 years, have you	lived anywhere other than	where you live now?		
	_	,,				
	■ No □ Yes. List	all of the places you li	ived in the last 3 years. Do no	ot include where you live now		
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
					ity property state or territory co, Texas, Washington and W	
	■ No □ Yes. Ma	ke sure you fill out <i>Sch</i>	nedule H: Your Codebtors (O	fficial Form 106H).		
Part	2 Explain	n the Sources of You	r Income			
	Fill in the tota	I amount of income yo	nployment or from operatin u received from all jobs and a have income that you receive	all businesses, including part-		ndar years?
	□ No ■ Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$17,573.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main

Debtor 1 Lisa Bruno

Document Page 46 of 68

Case number (if known)

				Debtor 1		Debtor 2		
				Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply		Gross income (before deductions and exclusions)
	r last caler anuary 1 to	ndar year: December :	31, 2015 )	■ Wages, commissions, bonuses, tips	\$30,972.00	☐ Wages, commissionuses, tips	sions,	
				☐ Operating a business		☐ Operating a busing	iness	
		dar year bet December 3		☐ Wages, commissions, bonuses, tips	\$11,282.00	☐ Wages, commissionuses, tips	sions,	
				Operating a business		☐ Operating a busing	iness	
	winnings.  List each  No	If you are fili	ng a joint cas	pensions; rental income; inter e and you have income that y me from each source separa	ou received together, list it o	nly once under Debto	r 1.	gambling and lottery
				Debtor 1		Debtor 2		
				Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	9	Gross income (before deductions and exclusions)
Pa	rt 3: Lis	t Certain Pa	yments You	Made Before You Filed for	Bankruptcy			
6.	Are eithe ☐ No.	Neither Deindividual puring the No.	ebtor 1 nor D primarily for a 90 days befo Go to line 7 List below e paid that cre not include	s debts primarily consumer ebtor 2 has primarily consupersonal, family, or household re you filed for bankruptcy, diach creditor to whom you paieditor. Do not include payment payments to an attorney for the on 4/01/19 and every 3 years	Imer debts. Consumer debts Id purpose."  d you pay any creditor a total d a total of \$6,425* or more into for domestic support oblighis bankruptcy case.	l of \$6,425* or more? n one or more paymer ations, such as child s	nts and the support an	e total amount you
	■ Yes.			r both have primarily consure you filed for bankruptcy, di		of \$600 or more?		
		■ No.	Go to line 7					
		□ Yes	include pay	ach creditor to whom you pai ments for domestic support o this bankruptcy case.				
	Creditor	's Name and	l Address	Dates of payme	ent Total amount	Amount you W	as this pa	yment for

Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main Document Page 47 of 68

Debtor 1	Lisa Bruno	Document	Page 47 of 68 Case number (if known)	

7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?  Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.  No						
	☐ Yes. List all payments to an insider.						
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment		
8.	Within 1 year before you filed for bankruptor insider? Include payments on debts guaranteed or cosi  No		ments or transfer a	ny property on a	ccount of a debt that benefited an		
	☐ Yes. List all payments to an insider						
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name		
Da	rt 4: Identify Legal Actions, Repossession	s and Foroclosures					
9.	Within 1 year before you filed for bankrupto List all such matters, including personal injury of modifications, and contract disputes.  No Yes. Fill in the details.						
	Case title Case number	Nature of the case	re of the case Court or agency		Status of the case		
	Asset Acceptace, LLC v Lisa Bruno 2011 SC 001329	Civil	Circuit Court of The Eighteenth Judicial 505 North County Farm Road Wheaton, IL 60187		■ Pending □ On appeal □ Concluded		
	Chrysler Financial Services v Lisa Bruno 2010 AR 001721	Civil	Circuit Court of The Eighteenth Judicial 505 North County Farm Road Wheaton, IL 60187		■ Pending □ On appeal □ Concluded		
					Judgment		
	Arrow Financial Services LLC, LVNV Funding LLC v Lisa Bruno 11 SC 923	Garnishment	DuPage County Circuit Court 505 N County Farm Road Wheaton, IL 60187-3955		■ Pending □ On appeal □ Concluded		
	KInglake, Inc vs Tidy Clean/Lisa Bruno 12 AR 2561	Judgement	DuPage County Circuit Court 505 N County Farm Road Wheaton, IL 60187-3955		Pending On appeal Concluded		
	Avanti Caffe, Inc v La Bella Romas Pizzeria, Inc & Lisa Bruno 13 L 002312	Civil	Circuit Court of Cook County 50 Washington Chicago, IL 60602		■ Pending □ On appeal □ Concluded		
	Kwaljeet Chawla and Associates v Lisa Bruno 2009 LM 3581	Judgement			☐ Pending ☐ On appeal ☐ Concluded		

Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29

Case 16-25668 Desc Main Document Page 48 of 68 Case number (if known) Debtor 1 Lisa Bruno 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. ■ No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address Describe the Property** Date Value of the property Explain what happened Asset Acceptance Chase Bank Account Ongoing \$3,500.00 P.O. Box 1630 Warren, MI 48090 ☐ Property was repossessed. ☐ Property was foreclosed. ☐ Property was garnished. Property was attached, seized or levied. 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Nο Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Value Dates you gave the gifts per person Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value contributed more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

No

Yes. Fill in the details.

Describe the property you lost and how the loss occurred

Describe any insurance coverage for the loss

Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.

Date of your loss

Value of property lost Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main

Debtor 1 Lisa Bruno

Document Page 49 of 68
Case number (if known)

Par	t 7: List Certain Payments or Transfers				
16.	Within 1 year before you filed for bankruptcy, d consulted about seeking bankruptcy or prepari Include any attorneys, bankruptcy petition preparer	ng a bankruptcy petition?			rty to anyone you
	□ No				
	Yes. Fill in the details.				
	Person Who Was Paid	Description and value of any prop	orty Data n	aumont	Amount of
	Address Email or website address Person Who Made the Payment, if Not You	Description and value of any prop transferred		ayment isfer was	payment
	Robin C. Reizner 2720 S River Road Suite 58 Des Plaines, IL 60018 robinreiz@aol.com		8/2010 Attorn	6 ey Fee's	\$1,000.00
	Robin C. Reizner 2720 S River Road Suite 58 Des Plaines, IL 60018 robinreiz@aol.com		8/2010 Fee's	6 Filing	\$335.00
	Robin Reizner 2720 River Road Suite 58 Des Plaines, IL 60018		8/2010 Repor	6 Credit t	\$23.00
17.	Within 1 year before you filed for bankruptcy, d promised to help you deal with your creditors on Do not include any payment or transfer that you list.  No	or to make payments to your creditor		er any prope	rty to anyone who
	Yes. Fill in the details.				
	Person Who Was Paid Address	Description and value of any prop transferred		ayment asfer was	Amount of payment
18.	Within 2 years before you filed for bankruptcy, transferred in the ordinary course of your busin include both outright transfers and transfers made include gifts and transfers that you have already lis  No Yes. Fill in the details.	ness or financial affairs? as security (such as the granting of a s		-	
	Person Who Received Transfer Address	Description and value of property transferred	Describe any prop payments received paid in exchange		Date transfer was made
	Person's relationship to you		, and oxondrigo		
19.	Within 10 years before you filed for bankruptcy, beneficiary? (These are often called asset-protect ■ No □ Yes. Fill in the details.		elf-settled trust or sin	nilar device o	of which you are a
	Name of trust	Description and value of the prop	erty transferred		Date Transfer was made

Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main Document Page 50 of 68 Case number (if known)

Debtor 1 Lisa Bruno

Pai	rt 8: List of Certain Financial Accounts, Insti	ruments, Safe Deposit	Boxes, and St	orage Unit	s		
20.	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.						
	■ No						
	☐ Yes. Fill in the details.						
		Last 4 digits of account number	Type of account instrument	unt or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer	
21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depo cash, or other valuables?				sitory for securities,			
	■ No □ Yes. Fill in the details.						
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had accommodate Address (Number, State and ZIP Code)		Describe	the contents	Do you still have it?	
22.	Have you stored property in a storage unit or	place other than your	home within 1	year befor	e you filed for bankrup	tcy?	
	■ No □ Yes. Fill in the details.						
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, St State and ZIP Code)		Describe	the contents	Do you still have it?	
Pai	rt 9: Identify Property You Hold or Control fo	or Someone Else					
23.	Do you hold or control any property that som for someone.	eone else owns? Inclu	ide any proper	ty you bori	rowed from, are storing	for, or hold in trust	
	■ No □ Yes. Fill in the details.						
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, St Code)		Describe	the property	Value	
Pai	rt 10: Give Details About Environmental Infor	mation					
For	the purpose of Part 10, the following definition	ns apply:					
	Environmental law means any federal, state, or toxic substances, wastes, or material into the regulations controlling the cleanup of these s	air, land, soil, surface	water, ground				
	Site means any location, facility, or property a to own, operate, or utilize it, including dispos	-	nvironmental I	aw, wheth	er you now own, opera	te, or utilize it or used	
	Hazardous material means anything an enviro	onmental law defines a	ıs a hazardous	waste, ha	zardous substance, tox	cic substance,	
Ren	hazardous material, pollutant, contaminant, o		rdless of when	they occu	ırred		
•				•		am antal lava	
<b>24.</b>	Has any governmental unit notified you that y	ou may be liable or po	itentially liable	unaer or II	n violation of an enviroi	nmentai iaw?	

No

Name of site

☐ Yes. Fill in the details.

Address (Number, Street, City, State and

Governmental unit

ZIP Code)

Address (Number, Street, City, State and ZIP Code)

Date of notice

Environmental law, if you

know it

Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main Document Page 51 of 68 Case number (if known)

Debtor 1 Lisa Bruno

25. Have you notified any governmental unit of any release of hazardous material?					
	■ No				
	☐ Yes. Fill in the details.				
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice	
26.	Have you been a party in any judicial or admi	nistrative proceeding under any envir	onmental law? Include settlements a	nd orders.	
	■ No □ Yes. Fill in the details.				
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case	
Par	t 11: Give Details About Your Business or Co	onnections to Any Business			
27.	Within 4 years before you filed for bankruptc	y, did you own a business or have any	y of the following connections to any	business?	
	☐ A sole proprietor or self-employed in	a trade, profession, or other activity,	either full-time or part-time		
	☐ A member of a limited liability compa	ny (LLC) or limited liability partnershi	p (LLP)		
	☐ A partner in a partnership				
	☐ An officer, director, or managing exec	cutive of a corporation			
	☐ An owner of at least 5% of the voting	or equity securities of a corporation			
	☐ No. None of the above applies. Go to Pa	rt 12.			
	Yes. Check all that apply above and fill in	n the details below for each business.			
		Describe the nature of the business	Employer Identification number		
	Address (Number, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Do not include Social Security number or ITIN.		
	T: 1. 01	01 .	Dates business existed		
	Tidy Clean 1263 S. Highland #2W	Cleaning	<b>EIN</b> : 3191		
	Lombard, IL 60148		From-To 2000-2008		
28.	Within 2 years before you filed for bankrupto; institutions, creditors, or other parties.  No Yes. Fill in the details below.	y, did you give a financial statement to	o anyone about your business? Inclu	de all financial	
		Date Issued			
	Address (Number, Street, City, State and ZIP Code)				

Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main Document Page 52 of 68 Case number (if known)

Part 12: Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.

18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Lisa Bruno

Lisa Bruno

Signature of Debtor 2

Date August 10, 2016

Date

Date

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

No

Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

# Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main Document Page 53 of 68

Fill in this inform	ation to identify your o	case:				
Debtor 1	Lisa Bruno					
Dahtara	First Name	Middle Name		Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name		Last Name		
United States Bank	kruptcy Court for the:	NORTHERN DIS	TRICT OF ILL	NOIS		
United States Barr	kruptcy Court for the.	NORTHERN DIS	TRICT OF ILL			
Case number						
(if known)						☐ Check if this is an
						amended filing
Official For	m 108					
		n for Indiv	iduale	Eiling Under Ch	aantar T	7
Statemen	t of intentio	ii ioi iiiaiv	riuuais	Filing Under Cl	iapiei	12/15
If you are an indiv	idual filing under char	stor 7 vou must fil	I out this form	a if:		
	claims secured by you	• •	ii out tilis iori	II II.		
_	• •		at avnirad			
	d personal property a form with the court w			bankruptcy petition or by the	e date set for	the meeting of creditors.
whichev	er is earlier, unless the			ise. You must also send cop		
on the fo	orm					
	pple are filing together I date the form.	in a joint case, bo	oth are equally	responsible for supplying o	correct inform	nation. Both debtors must
De se semulate er	-d::h	la li mara angga is		ah a aanarata ahaat ta thia f	arm On the t	an af any additional name
	nd accurate as possiblur name and case nun		s needed, atta	ch a separate sheet to this f	orm. On the t	op of any additional pages,
, ,		,				
Part 1: List You	ur Creditors Who Have	Secured Claims				
1. For any creditor	rs that vou listed in Pa	rt 1 of Schedule D	: Creditors W	ho Have Claims Secured by	Property (Off	icial Form 106D), fill in the
information belo	ow.					,
Identify the cred	ditor and the property th	nat is collateral	What do you	ou intend to do with the prop	erty that	Did you claim the property as exempt on Schedule C?
			Scourcs a	uobi.		as exempt on coneduce of
Creditor's Se	lect Portfolio Servicir	ng	☐ Surrend	er the property.		□ No
name:			☐ Retain t	he property and redeem it.		<b>=</b>
Description of	Real Estate Mortgag	ne 1363 N		ne property and enter into a		Yes
property	Rosebud Lane Addi			nation Agreement. ne property and [explain]:		
securing debt:		·	□ Retain ti	ie property and [explain]:		
3						
Part 2: List You	ur Unexpired Personal	Property Leases				
For any unexpired	personal property lea	ase that you listed	in Schedule	G: Executory Contracts and	Unexpired Le	ases (Official Form 106G), fill
				es are leases that are still in 6 des not assume it. 11 U.S.C.		se period has not yet ended.
. ou may accume	ан анолри оа рогоона	. p. opo. 1, 10000			2 ccc(b)(=).	
Describe your un	expired personal prop	erty leases			Wil	I the lease be assumed?
Logoria nomo:					_	
Lessor's name: Description of leas	sed					No
Property:						Yes
					_	
Lessor's name:						No
Description of leas	sed				_	
Property:						Yes
Lessor's name:						No
_5555.5 Harris.						INU

Statement of Intention for Individuals Filing Under Chapter 7

Official Form 108

# Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main Document Page 54 of 68

Debtor 1 Lisa Bru	no	Case number (if known)	
Description of leased Property:			☐ Yes
Lessor's name: Description of leased			□ No
Property:			☐ Yes
Lessor's name: Description of leased			□ No
Property:			☐ Yes
Lessor's name: Description of leased			□ No
Property:			☐ Yes
Lessor's name: Description of leased			□ No
Property:			☐ Yes

# Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main Document Page 55 of 68

Debt	or 1 Lisa Bruno	Case number (if known)
Part:	3: Sign Below	
	r penalty of perjury, I declare that I have in erty that is subject to an unexpired lease.	dicated my intention about any property of my estate that secures a debt and any personal
Χ	/s/ Lisa Bruno	X
_	Lisa Bruno	Signature of Debtor 2
	Signature of Debtor 1	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main Document Page 60 of 68

B2030 (Form 2030) (12/15)

## **United States Bankruptcy Court**Northern District of Illinois

In re	e Lisa Bruno		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPENS	SATION OF ATTO	RNEY FOR DE	CBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), compensation paid to me within one year before the filing o be rendered on behalf of the debtor(s) in contemplation of o	of the petition in bankruptcy	, or agreed to be paid	to me, for services reno	dered or to
	For legal services, I have agreed to accept		\$	1,000.00	
	Prior to the filing of this statement I have received			1,000.00	
	Balance Due			0.00	
2.	\$_335.00 of the filing fee has been paid.				
3.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	■ I have not agreed to share the above-disclosed compens	ation with any other persor	n unless they are mem	pers and associates of n	ny law firm.
	☐ I have agreed to share the above-disclosed compensatio copy of the agreement, together with a list of the names				v firm. A
5.	In return for the above-disclosed fee, I have agreed to rende	er legal service for all aspec	cts of the bankruptcy c	ase, including:	
	<ul><li>a. Analysis of the debtor's financial situation, and rendering</li><li>b. Preparation and filing of any petition, schedules, statemet</li><li>c. Representation of the debtor at the meeting of creditors at</li><li>d. [Other provisions as needed]</li></ul>	ent of affairs and plan whic	h may be required;	-	ptcy;
7.	By agreement with the debtor(s), the above-disclosed fee do	oes not include the following	ng service:		
		CERTIFICATION			
	I certify that the foregoing is a complete statement of any agbankruptcy proceeding.	greement or arrangement fo	or payment to me for re	epresentation of the deb	otor(s) in
A	August 10, 2016	/s/ Robin C. Reiz	ner State Bar No.		
Ī	Date		State Bar No. 619	0728	
		Signature of Attorn Law Offices of Ro	•		
		2720 River Road	0. 1.0.2.101		
		Des Plaines, IL 6			
		(847) 583-0603 robinreiz@aol.co	Fax: (224) 567-8908 m	i	

Name of law firm

Case 16-25668 Doc 1 Filed 08/10/16 Entered 08/10/16 12:33:29 Desc Main Document Page 61 of 68

## United States Bankruptcy Court Northern District of Illinois

		_ (		
In re	Lisa Bruno		Case No.	
		Debtor(s)	Chapter 7	
	VE	RIFICATION OF CREDITOR N	MATRIX	
		Number of Creditors: 71		
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of cred	itors is true and correct to	the best of my
Date:	August 10, 2016	/s/ Lisa Bruno Lisa Bruno Signature of Debtor		

Accounts Receivable Management P.O. Box 129 Thorofare, NJ 08086-0129

Ad Astra Recovery Services 7330 W 33rd St N Ste 118 Wichita, KS 67205

Admin Recovery, LLC 45 Earhart Dr Suite 102 Williamsville, NY 14221-7809

Amc Mortgage Services P.O. Box 11000 Santa Ana, CA 92711

American Web Loan 2128 N 14th Suite 1 #130 Ponca City, OK 74601

Applied Card Bank Attention: General Inquiries Po Box 17125 Wilmington, DE 19850

Arnold Scott Harris, P.C. 222 Merchandise Mart Plaza Suite 1932 Chicago, IL 60654

Arrow Financial 5996 W Touhy Ave Niles, IL 60714

Ars 1801 Nw 66th Ave Fort Lauderdale, FL 33313

Asset Acceptance Corp. P.O. Box 2036 Warren, MI 48090-2036

Asset Acceptance LLC P O Box 318035 Cleveland, OH 44131

Avanti Caffe, Inc 200 W Jackson Chicago, IL 60606

Bank Of America Po Box 17054 Wilmington, DE 19850

Bank of America P.O. Box 17054 Wilmington, DE 19850

Bank Of America, N.a. 450 American St Simi Valley, CA 93065

Blitt and Gaines, P.C. 661 Glenn Ave Wheeling, IL 60090

Capital One P.O. Box 34631 Seattle, WA 98124-1631

Carsons P.O Box 15521 Wilmington, DE 19805

CFC DeficiencyRecovery 5225 Crooks Road Suite 140 Troy, MI 48098

Chawla and Associates 2752 Forgue Dr Naperville, IL 60564

Childrens Place/Citicorp Credit Services Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

Chrysler Credit/TD Auto Finance Attention: Bankruptcy Po Box 551080 Jacksonville, FL 32255 Chrysler Financial/TD Auto Finance Attention: Bankruptcy Po Box 551080 Jacksonville, FL 32255

Citibank 7027 Miller rd Warren, MI 48092

CitiBank P.O. Box 52195 Phoenix, AZ 85072-2195

Citibank Consumer 100 Citibank Drive San Antonio, TX 78245

Citibank Usa Citicorp Credit Services/Attn: Centraliz Po Box 20363 Kansas City, MO 64195

Collectcorp Corporation 455 North 3rd Street, Suite 260 Phoenix, AZ 85004-3924

Creditors Discount & Audit Co 415 Main Street Streator, IL 61364

DuPage County Circuit Court 505 N County Farm Road Wheaton, IL 60187-3955

Edgerton & Edgerton 125 Wood Street P.O. Box 218 West Chicago, IL 60186-0218

Elk Grove Radiology 800 Biesterfield Road Elk Grove Village, IL 60007 Elmhurst Animal Care Center 850 S. Riverside Dr. Elmhurst, IL 60126

Emilio & Carmella Bruno 1363 Rosebud Lane Addison, IL 60101

Enhanced Recovery Corp Attention: Client Services 8014 Bayberry Rd Jacksonville, FL 32256

Enhanced Recovery Corp Attn: Client Services 8014 Bayberry Road Jacksonville, FL 32256

Express/Structure 1 Express Drive Columbus, OH 43230

First Premier Bank 3820 N Louise Ave Sioux Falls, SD 57107

Freedman Anselmo Lindberg LLC P.O. Box 3228 Naperville, IL 60566-7228

Grabowski Law Center, LLC 1400 E Lake Cook Road Suite 110 Buffalo Grove, IL 60089-8218

Hsbc Bank Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197

HSBC Bank Nevada 1111 Town Center Drive Las Vegas, NV 89134 HSBC Card Services P.O. Box 5250 Carol Stream, IL 60197-5250

Illinois Department of Revenue P.O. Box 19035 Springfield, IL 62794-9035

Internal Revenus Service P.O. Box 7346 Philadelphia, PA 19101-7346

Key Investment
1263 S. Highland Ave #2 W
Lombard, IL 60148

Kinglake, Inc. 821 E. North Ave Glendale Heights, IL 60139

LVNV Funding LLC P.O. Box 740281 Houston, TX 77274

Lvnv Funding LLC P.O. Box 10584 Greenville, SC 29603

Mea Elk Grove Village Alexian Brothers Medical Center 800 Biesterfield Road Elk Grove Village, IL 60007

Midland Funding 8875 Aero Dr San Diego, CA 92123

New Century Mortgage C/Carrington Attention: Bankruptcy Po Box 54285 Irvine, CA 92619

Northland Group P.O. Box 390846 Minneapolis, MN 55439 Palisades Collection Attn: Bankruptcy 3348 Ridge Rd Lansing, IL 60438

Sears/cbna Po Box 6189 Sioux Falls, SD 57117

Select Portfolio Servicing P.O. Box 65250 Salt Lake City, UT 84165

Sheryl B. Dworkin 30 N LaSalle St Suite 2040 Chicago, IL 60602

Shindler Law Firm 1990 E. Algonquin Rd. Ste 180 Schaumburg, IL 60173

Speedy Cash 4800 W. Addison St Chicago, IL 60641

Sprint PO Box 4191 Carol Stream, IL 60197-4191

Syncb/care Credit 950 Forrer Blvd Kettering, OH 45420

Tax & Accounting Services, Inc. 3162 NO Broadway Suite 200 Chicago, IL 60657

Td Auto Finance 999 Oakmont Plaza Dr Westmont, IL 60559

Td Auto Finance 999 Oakmont Plaza Drive Westmont, IL 60559 The Shindler Law Firm 1990 E. Algonquin Road Ste 180 Schaumburg, IL 60173

Wells Fargo Bank Macq 2123-013 Pob 94423 Albuquerque, NM 87199

Wf Fin Bank Wells Fargo Financial 4137 121st St Urbandale, IA 50323

Wffinancial Po Box 7648 Boise, ID 83707

Wfnnb/express Attention: Bankruptcy Po Box 182686 Columbus, OH 43218

World Financial Network National Ba P.O. Box 182125 Columbus, OH 43218-2125

Zenith Acqu 170 Northpointe Pa Amherst, NY 14228